

### Remarks

The Office Action mailed April 10, 2006 has been carefully reviewed and the foregoing amendment has been made in consequence thereof.

Claims 1-15, 17-50 and 52-54 are now pending in this application. Claims 1-15 and 17-24 stand rejected. Claims 25-50 and 52-54 have been deemed allowable.

Applicant appreciates the fact that the Examiner has allowed Claims 25-50 and 52-54. Examiner has also indicated that Claims 2-15 and 17-24 would be allowable if the rejection of Claim 1 is overcome. Applicant has amended Claim 1 in an effort to place this case in condition for allowance.

In accordance with 37 C.F.R. 1.136(a), a one month extension of time is submitted herewith to extend the due date of the response to the Office Action dated April 10, 2006, for the above-identified patent application from July 10, 2006, through and including August 10, 2006. In accordance with 37 C.F.R. 1.17(a)(3), authorization to charge a deposit account in the amount of \$120.00 to cover this extension of time request also is submitted herewith.

The rejection of Claims 1-15 and 17-24 under 35 U.S.C. § 112, second paragraph, is respectfully traversed. Applicant respectfully submits that Claims 1-15 and 17-24 satisfy section 112, second paragraph. More specifically, Applicant respectfully submits that Claims 1-15 and 17-24 are definite and particularly point out and distinctly claim the subject matter of the invention. The Office Action asserts that Claim 1 is directed to a “global vendor financing server”, but does not recite the structure of the device. Applicant traverses this assertion. However, Applicant has amended independent Claim 1 to address the issues raised in the Office Action. For example, Claim 1 has been amended to recite: a “global vendor financing server that automatically processes a credit application for a customer, comprising...at least one processor for processing computer software, the computer software comprising a plurality of computer-related instructions included within a plurality of modules including a network interface module, a credit bureau interface module, a scoring module, a pricing module, a documentation module, and a push services module, wherein....” Therefore, Claim 1 recites a structure for a global vendor financing server. Accordingly, Applicant respectfully submits that Claims 1-15 and 17-

24 particularly point out and distinctly claim the subject matter of the invention. For at least the reasons set forth above, Applicant respectfully requests that the rejection of Claims 1-15 and 17-24 under 35 U.S.C. § 112, second paragraph, be withdrawn.

The rejection of Claims 1-15 and 17-24 under 35 U.S.C. § 101 as being directed to non-statutory subject matter is respectfully traversed.

The Office Action asserts that independent Claim 1 recites modules “that do not describe the structure of the device.” Applicant respectfully traverses this assertion. However, as recited above, Claim 1 has been amended to recite: a “global vendor financing server that automatically processes a credit application for a customer, comprising...at least one processor for processing computer software, the computer software comprising a plurality of computer-related instructions included within a plurality of modules including a network interface module, a credit bureau interface module, a scoring module, a pricing module, a documentation module, and a push services module, wherein....” Therefore, Claim 1 recites a structure for a global vendor financing server. Accordingly, Applicant respectfully submits that Claims 1-15 and 17-24 satisfy Section 101. For at least the reasons set forth above, Applicant respectfully requests that the Section 101 rejection of Claims 1-15 and 17-24 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



Daniel M. Fitzgerald  
Reg. No. 38,880  
ARMSTRONG TEASDALE LLP  
One Metropolitan Square, Suite 2600  
St. Louis, Missouri 63102-2740  
(314) 621-5070